FIG. 1

## TRANSACTION AUTHORIZATION

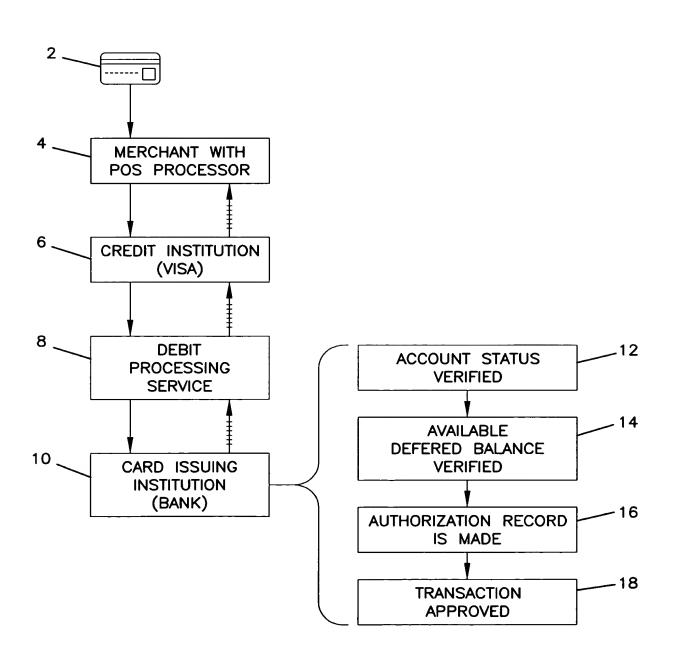


FIG. 2

## SETTLEMENT PROCESS

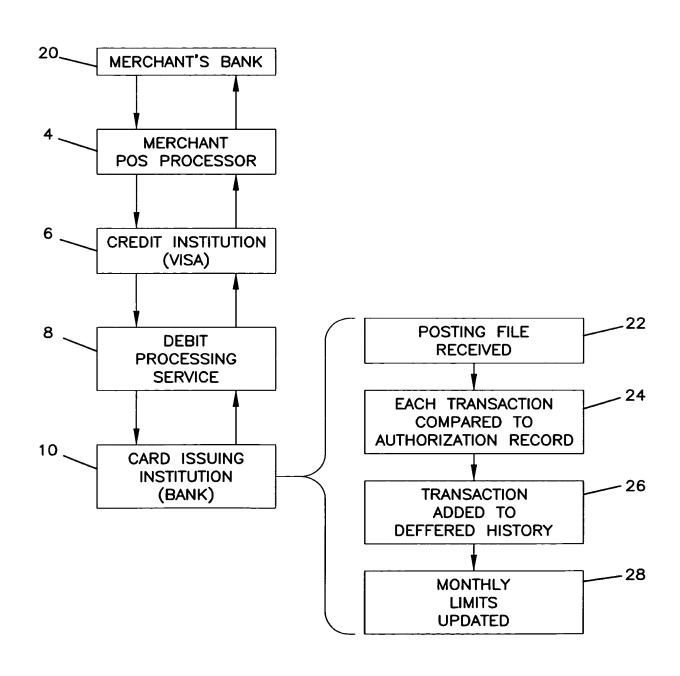


FIG. 3

## STATEMENT PROCESS

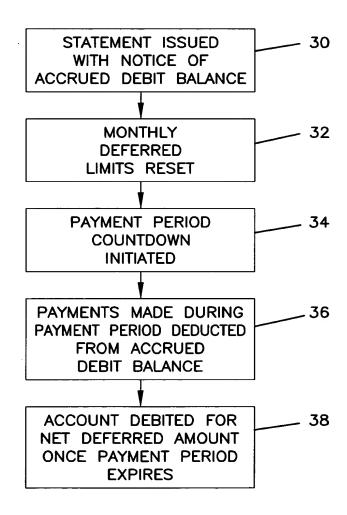


FIG. 4

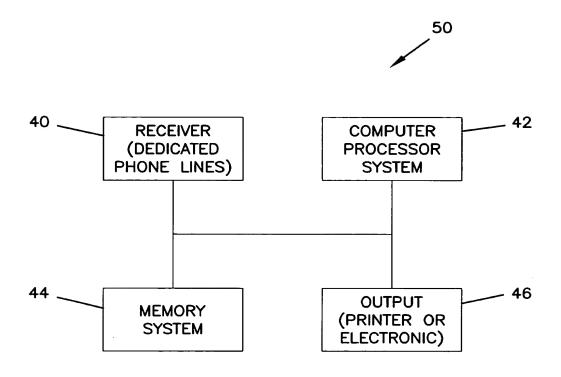


FIG. 5

